



Seattle District Office *SBA Reporter*

Your Small Business Resource

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**U.S. Small Business
Administration**
Seattle District Office

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*All of the SBA's programs and services are
provided to the public on a nondiscriminatory
basis.*

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2006 Resource Guide Features District Office and Partner Services

The Seattle District Office 2006 Resource Guide has been updated and is available in print or on the local SBA website at <http://www.sba.gov/wa/seattle/RG2006webSDO.pdf>.

This is the most comprehensive and up-to-date guide on SBA programs and services and for resources available to small businesses. It includes information for all of Washington State and Northern Idaho. Links in the on-line document lead to other Web sites for more information.

To request a copy of the guide call Shirley Mylott 206-553-7343, or e-mail her at seamail@sba.gov with your name, phone number and mailing address.

SBA's Fiscal Year '07 Budget Sent to Congress

A \$624 million budget request for the U.S. Small Business Administration would provide a record \$28 billion in loan and venture capital authority for the agency's financing programs and approximately \$87 million for Small Business Development Centers, \$12 million for Women's Business Centers and \$5 million for SCORE, Counselors to America's Small Business.

As proposed, the 7(a) loan guarantee program will be sustained by fees paid by lenders and borrowers and will not be subsidized by an appropriation. The program has operated on that basis since the start of FY 2005.

Proposed changes include a fee on loans greater than \$1 million made to small businesses to offset loan-making administrative costs. Preferential loan terms to victims of disaster would continue to be supported but with some changes in the interest rate following the critical rebuilding phase the first five years. The proposal is expected to save \$41 million in FY 2007.

For the full text of the budget announcement see [Release No: 06-07](#).

Information about SBA's budget is also available at the Office of Management and Budget Web site: <http://www.whitehouse.gov/omb/budget/fy2007/sba.html>.

District Director's Corner by Nancy Gilbertson **Small Business Training Workshops; Preparing for Success**

It's been a while in transition, but the U.S. Small Business Administration's Education and Training Center in the new Seattle District Office is open for business!

Delays in setting up the center occurred with the relocation of our office from the Park Place Building in downtown Seattle to the Fourth and Battery Building in Belltown. I appreciate our partners' patience, especially SCORE, Counselors to America's Small Business. [Seattle SCORE's workshops](#) and the Seattle-based [Women's Network for Entrepreneurial Training](#) programs (**page two**) are back on schedule in the ETC.

The New Year and the new training center offer opportunities to sign up for a class to help start or expand a small business, and not just SCORE's programs. From Puyallup to Post Falls and places between and beyond, classes are offered at colleges, [Economic Development Councils](#), libraries and community centers.

This edition of the Seattle District Office newsletter does not pretend to be comprehensive in reporting all training activities around the district. So much is available it's impossible to list every event or every program, many of which are still in the planning stages. Please look at **page three** for some highlights and bookmark our district office [upcoming events Web page](#) for frequent updates.

A Super Bowl champion was once asked his formula for success. Joe Namath replied, "What I do is prepare myself until I know I can do what I have to do."

Please take advantage of the training courses available in your communities. They will prepare you for your small business success.



SBA AND PARTNER NEWS AND TRANSITIONS

Linda Laws, Lender Relations Specialist at the SBA Seattle District Office who was featured in [SBA Reporter #17](#), has returned to Seattle following a 60-day detail at SBA's Disaster Office Processing and Disbursement Center in Fort Worth, Texas. Linda said her experience helping victims of hurricanes Katrina, Rita and Wilma was one of the most rewarding of her life.



Erin Nielsen has been named program manager of the [Washington State Procurement Technical Assistance Program](#) sponsored by the Economic Development Council of Snohomish County and the U.S. Department of Defense. She replaces John Tamble who retired. She previously worked at [Community Capital Development](#) in Seattle and was responsible for the King County PTAC.

She brings over seven years of experience working in business development including working with the Minority Business Development Center and the Women's Business Center. **Rachel Fischer**, who works at the Women's Business Center at Seattle CCD, is taking Erin's position at the PTAC at CCD.



Patty Jordan, Public Information Officer for the SBA Spokane Branch Office, has been named PIO for the entire Seattle District Office, which includes Northern Idaho and all of Washington except Clark, Cowlitz, Wahkiakum, and Skamania counties. Prior to joining the SBA Patty worked in public affairs for the Army Corps of Engineers. Former district PIO **Roger Hopkins** is the new Veteran's Business Development Officer and lender relations specialist for Thurston, Lewis, Grays Harbor, Pacific and Kitsap Counties.



Erin Nielson, PTAC

New Counselors Join SBDC

The [Washington State Small Business Development Center](#) has filled two counseling positions in its network. Former New Orleans resident **Rand Riedrich** is the new business development specialist for the Bremerton area at the [Kitsap Business Assistance Center](#) at Olympic College. **Jennifer Shelton** is the new business development specialist at the SBDC office at Edmonds Community College in Everett.

Jennifer has more than 12 years business development experience in corporate, non-profit and service businesses and four years with the WSBDC network. She's worked at [Western Washington University's SBDC](#) in Bellingham, was involved with the startup of the [Southwest King County SBDC at Highline Community College](#), and assisted at the SBDC in Everett prior to and following the death of long-time SBDC counselor Ron Battles. Jennifer has an MBA from Western Washington University and from Seattle Pacific University, a BA of Communications.

Rand also has prior experience with the SBDC network. He was a counselor and former director of the [Small Business Technology Development Center](#) at Western Carolina University in Hickory, N. C. Since 1996 he has owned and operated two businesses, including the last one in Mobile, Ala., which along with his home in New Orleans, was destroyed by Hurricane Katrina.

Rand earned his MBA at Centenary College of Louisiana in Shreveport and a Bachelor's of Science in Forestry at Louisiana Tech University in Ruston. He starts in Bremerton Feb. 13.

Meanwhile the search for an SBDC Business Development Specialist in Yakima is wrapping up and a hiring announcement is forthcoming.

SCORE Chapter Chairman **Howard Burd** (left) and SBA Regional Administrator **Norm Proctor** congratulate **Jennifer Loomis**, owner of Jennifer Loomis Photography in Seattle. The nationally acclaimed Seattle photographer was honored in December by the Seattle SCORE chapter as the recipient of the chapter's 100th Hero Award.



The award, first bestowed in 1990, recognizes the success of entrepreneurs counseled by the chapter. Counselor Jerry Zyskowski has been working with Jennifer for several years. Upon receiving the award, Jennifer praised Jerry and the SCORE organization for their work, without which, she said she would not be successful.

The popular and highly successful **Women's Network for Entrepreneurial Training** program has expanded into Spokane, Tacoma and Olympia in 2006, joining ongoing programs in Seattle, Bellevue and Monroe/Edmonds. Added to these six programs is WNET^{Plus} in Seattle and Tacoma, bringing the total number of trainings sessions to more than 42 throughout the district.

Women's Business Ownership Representative **Carol Andersen** began the SBA-sponsored WNET program in Seattle 10 years ago and was the first to start a WNET^{Plus} program last year. Participation is not limited to women entrepreneurs – men are encouraged to attend too. For information and registration go to www.sba.gov/wa/seattle/seawnet.html. The series runs from February to November.



Government Contracting Counseling and Training

The federal government is the largest purchaser of goods and services in the world. The federal government "posts" all procurement opportunities expected to exceed \$25,000 on the Federal Business Opportunities Web site, <http://www.FedBizOpps.gov>.

[Procurement Technical Assistance Centers](#) provide small contracting firms with counseling and training assistance for contracting with federal and local governments, and for subcontracting with large prime contractors. Supported in part by the Department of Defense, the [Washington PTAC](#) program has counselors located throughout the state.

Conferences and training events are plentiful throughout the year. The [Alliance 2006 Conference](#) is perhaps the largest contracting event in the state. Now in its eighth year, it has over 100 exhibitors, including federal and prime contractors. It's organized by the [Electronic Commerce Assistance Group](#) in Silverdale and will be held March 14 at Emerald Downs in Auburn.

The [Washington Office of Minority and Women Business Enterprise](#), also helps businesses acquire state and local government contracts. Toward that end OMWBE, the City of Seattle and other public entities are sponsoring the [Regional Contracting Forum](#) at Union Station in Seattle March 7.

The [Tri-City Industrial Development Council](#) has scheduled the next "Bridging Partnerships Small Business Symposium" for Oct. 27 in Kennewick. Last year's conference included breakout sessions with leading industry and government experts, a Business Expo with DOE's largest Hanford contractors and government procurement officials, and networking opportunities with public and private sector decision makers.

Small Business Training Events; Preparing for Success Key Events and Opportunities to Watch For in 2006

National Small Business Week, April 9-15 with events scheduled for Washington, D.C., April 12-13, and throughout April and May in Washington and Idaho.

[The Washington Technology Center](#) hosts a quarterly series of meetings devoted to [Small Business Innovation Research](#) funding. The next session is March 9 focusing upon opportunities with the National Institutes of Health and Dept. of Defense. The WTC's annual [Washington Technology Summit](#) is scheduled April 28.

[Washington State's WorkSource](#) offices are another source of training opportunities for small business owners. The [Business Breakfast Series](#) is an example. The next event Feb. 21 at the Renton WorkSource office features Eddie Pate, Director of Global Diversity and Inclusion for Microsoft Corp.

SBA microlenders offer training as part of their loan and business development programs. [Washington CASH](#) is holding its next orientation and informational meeting Feb. 22 at 6:30 p.m. in Bremerton. [Community Capital Development](#) also hosts regular orientation programs on funding and counseling services.

Bizfair, the state's largest small business event, is scheduled for Sept. 9th in Renton. The schedule should be announced in June at <http://www.bizfair.org/>.

On Feb. 27 the Innovation, Creativity and Entrepreneurship Center at Bellevue Community College presents best selling author Stephen Shapiro in a program titled "Success 101: the Goal-Free Approach." For more information contact [Eva Philpot](#).

The SBA is the nation's one-stop counseling, mentoring, education and training program, offered through more than 950 Small Business Development Centers, 390 SCORE Chapter locations and 90 Women's Business Centers. In addition, small business owners can also receive training and counseling services 24/7 through many of these programs, as well as through 21 courses offered through the Small Business Training Network (www.sba.gov/training).

SCORE
Counselors to America's Small Business

With more than 300 counselors throughout Washington State, this organization is the most prolific purveyor of one-on-one counseling services for small business owners. In addition, many chapters also offer excellent classroom training sessions. Washington and Idaho SCORE resources can be found at <http://www.score.org/findscore/>.



With a network of counselors, many located at college campuses, the Washington Small Business Development Center and Idaho Small Business Development Center offer dozens of training programs in communities around the region. In Washington the list of classes can be found at <http://www.wsbdc.org/intranet/netcounseling/kraft/Calendar/calendarsearchform.cfm>.

In the Idaho panhandle served by the Seattle District Office, workshop schedules can be found at <http://www.idahosbdc.org/training.html>.

Most SBDC training centers have developed unique partnerships with their host campuses to serve small businesses. Such an example is at the [SBDC at Bellevue Community College](#) and the Bellevue Entrepreneur Center where east King County businesses receive free and confidential consulting services provided by consulting teams from the University of Washington Bothell and Bellevue Community College. The latest round of projects starts in March and run for eight to ten weeks.

In Wenatchee the SBDC located at Wenatchee Community College is hosting a Spanish Business Conference Saturday, March 11, starting at 8:30 a.m. Workshops will be taught in Spanish. Contact [Jim Fletcher](#) for more information

The [SBDC at South Puget Sound Community College](#) in Lacey will host the first annual South Sound small business conference May 11. For information contact [Celia Nightingale](#) at SPSCC or [Teena Kennedy](#) at the [Thurston County EDC](#).

FINANCIAL WATCH: LENDER NEWS AND REVIEWS

Microenterprise Association Formed

The recently formed Washington State Microenterprise Association includes two SBA-certified microlenders in Seattle as founding members: [Community Capital Development](#) and [Washington CASH](#) (Community Alliance for Self-Help). Formed last year, WSMA is modeled on similar organizations throughout the U.S. and is supported by the national microenterprise trade association, the Association for Enterprise Opportunity.

According to 2002 AEO statistics, microenterprises, businesses with five or fewer employees needing less than \$35,000 in startup capital, account for more than 500,000 jobs in the state or 16.8% of all employment.

WSMA president is Andrea Dimond, Program Manager for [Washington Assistive Technology Foundation](#). Treasurer is Cindy Butler, Women's Business Center Director at Community Capital Development.

Record Set in Disaster Loans Approved in the Gulf Region

As of Feb. 15, and in just a little more than five months, the SBA has approved \$4.35 billion in disaster loans to 61,500 homeowners, renters and businesses in Louisiana, Mississippi, Alabama, Texas and Florida. "The SBA has been approving disaster loans at an unprecedented pace," said SBA Administrator Hector V. Barreto. "Never before in our history has the SBA been asked to respond to a disaster of this magnitude, and our people have worked tirelessly, compassionately and with urgency to meet the needs of the people affected by these hurricanes." For more information, [click here](#).

State Lenders Conference Planned Mid-Spring

Planning is underway for this year's SBA Seattle District Office lenders conference. Watch for upcoming details [here](#).

Seattle District Office Lender Ranking through Jan. 31, 2006 (20 or more loans)

Rankings for all 7(a) lenders in the Seattle and Spokane areas can be found at <http://www.sba.gov/wa/seattle/SeaSpoLenderRankings.pdf>

7(a) Lender	Headquarters	Total	\$ Amount
Bank of America, NA	Charlotte, N.C.	140	3,628,800
U.S. Bank, NA	Minneapolis	133	8,817,100
Boeing Employee CU	Seattle	36	2,986,300
Wells Fargo Bank, NA	Minneapolis	36	3,112,600
Capital One, Federal Savings Bank	McLean, Vir.	30	1,085,000
Mountain West Bank	Coeur d'Alene, Idaho	30	4,590,500
KeyBank NA	Cleveland	26	6,979,700
Whidbey Island Bank	Oak Harbor, Wash.	20	4,444,400
Total Lenders with 20 or more Loans		451	\$35,644,400

TOTAL 7(A) LENDING ACTIVITY	705	\$126,495,263
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504 Loans by CDCs

Evergreen Community Development Assoc.	Seattle	27	15,912,000
Northwest Business Development Assoc.	Spokane	17	11,245,000
Capital Matrix, Inc.	Boise, Idaho	1	65,000

TOTAL 504 LENDING ACTIVITY	45	\$27,222,000
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[Sign up now](#) for **Online SBA Loan Briefings** via Ready Talk, SBA's newest multi-media training tool. This service allows participants to receive free valuable training from the convenience of their home or office. Training sessions are scheduled the 2nd and 4th Thursdays of each month from noon – 1 p.m. Briefings are also conducted onsite in the Spokane and Seattle SBA offices at the same times and on the first Friday of the month in Tacoma. For more information go to <http://www.sba.gov/wa/seattle/seloanbriefing.html>.

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